



Bank Holding Company Performance Report March 31, 2022—FR BHCPR

This report, which is prepared by the Federal Reserve Board's Division of Supervision and Regulation, is used by the Federal Reserve System in carrying out its supervisory responsibilities. All information contained herein was obtained from sources deemed reliable. However, no guarantee is given as to the accuracy of the data or of the calculations derived there from. The data and calculations in this report do not indicate approval or disapproval of any particular institution's performance and are not to be

construed as a rating of any institution by the Federal Reserve System. Users are cautioned that any conclusions drawn from this report are their own and are not to be attributed to the Federal Reserve System. In this report, all references to "bank holding company(ies)" are inclusive of "savings and loan holding company(ies)" unless otherwise noted. Questions regarding the contents of this report should be directed to the nearest Federal Reserve Bank.

BHC Name WESTERN ALLIANCE BANCORPORATION

City/State PHOENIX, AZ

Bank Holding Company Information

Federal Reserve District: 12

Consolidated Assets (\$000): 60,576,061

Peer Group Number: 1 Number in Peer Group: 134

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

WESTERN ALLIANCE BANCORPORATION
ONE EAST WASHINGTON STREET, SUITE 1400

PHOENIX, AZ 85004

Table of Contents

Section	Page Number
Summary Ratios	1
Consolidated Information:	
Income Statement - Revenues and Expenses	2
Relative Income Statement and Margin Analysis	3
Non-Interest Income and Expenses	4
Assets	5
Liabilities and Changes in Capital	6
Percent Composition of Assets	7
Loan Mix and Analysis of Concentrations of Credit	7A
Liquidity and Funding	8
Derivatives and Off-Balance-Sheet Transactions	9
Derivative Instruments	10
Derivatives Analysis	11
Allowance and Net Loan and Lease Losses	12
Past Due and Nonaccrual Assets	13
Past Due and Nonaccrual Loans and Leases	13A
Past Due and Nonaccrual Loans and Leases—Continued	13B
Regulatory Capital Components and Ratios	14
Insurance and Broker-Dealer Activities	15
Foreign Activities	16
Servicing, Securitization and Asset Sale Activities—Part 1	17
Servicing, Securitization and Asset Sale Activities—Part 2	18
Servicing, Securitization and Asset Sale Activities—Part 3	19
Parent Company Information:	
Parent Company Income Statement	20
Parent Company Balance Sheet	21
Parent Company Analysis—Part 1	22
Parent Company Analysis—Part 2	23

BHC Name

City/State

Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000)	59,347,302	40,327,798	49,300,515	31,284,682	24,903,129
Net income (\$000)	240,142	192,479	899,190	506,641	499,171
Number of BHCs in peer group	134	133	130	128	125

	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct	BHC	Peer #	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.08	2.55	85	3.23	2.67	84	3.21	2.60	87	3.82	2.77	93	4.28	3.01	94
+ Non-interest income	0.72	0.97	42	0.21	1.13	5	0.81	1.04	41	0.22	1.21	3	0.21	1.32	4
- Overhead expense	1.68	2.18	18	1.34	2.28	5	1.73	2.17	22	1.58	2.57	9	1.92	2.69	18
- Provision for credit losses	0.06	0.04	68	-0.32	-0.12	21	-0.04	-0.09	61	0.40	0.51	32	0.07	0.15	31
+ Securities gains (losses)	0.05	0	97	0	0.01	59	0.02	0.01	80	0	0.02	32	0.01	0.01	74
+ Other tax equivalent adjustments	0.01	0	91	0.01	0	92	0.01	0	92	0.02	0	97	0.01	0	88
= Pretax net operating income (tax equivalent)	2.07	1.35	91	2.41	1.78	84	2.35	1.66	88	2.11	1.04	96	2.54	1.56	94
Net operating income	1.62	1.03	93	1.91	1.36	87	1.82	1.26	89	1.62	0.81	96	2	1.19	97
Net income	1.62	1.02	93	1.91	1.35	87	1.82	1.26	90	1.62	0.82	95	2	1.19	97
Net income (Subchapter S adjusted)		1.74			1.78			1.97			1.18			1.17	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.52	2.96	86	3.51	3.18	67	3.63	3.06	86	4.30	3.55	89	5.37	4.41	89
Interest expense	0.25	0.20	74	0.17	0.29	28	0.24	0.25	57	0.32	0.52	22	0.79	1.08	32
Net interest income (tax equivalent)	3.27	2.75	84	3.34	2.88	75	3.39	2.80	84	3.99	3.01	91	4.57	3.33	93
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.09	24	0.02	0.16	23	0.02	0.11	21	0.06	0.27	19	0.02	0.21	11
Earnings coverage of net loan and lease losses (X)	1,297.17	38.54	96	138.03	25.70	92	186.40	39.72	92	50.45	22.91	87	182.08	24.40	93
Allowance for loan and lease losses / Total loans and leases not held-for-sale	0.63	1.20	11	0.86	1.49	14	0.65	1.23	12	1.03	1.58	16	0.80	0.83	47
Allowance for loan and lease losses / Total loans and leases	0.56	1.17	11	0.86	1.47	14	0.56	1.20	11	1.03	1.55	17	0.79	0.81	49
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.22	0.47	19	0.41	0.70	27	0.19	0.49	13	0.43	0.71	30	0.33	0.57	25
30-89 days past due loans and leases / Total loans and leases	0.34	0.32	65	0.03	0.33	5	0.32	0.32	61	0.04	0.39	3	0.07	0.43	6
Liquidity and Funding															
Net noncore funding dependence	-1.79	-1.97	51	-14.03	-0.51	13	4.32	-2.33	72	-5.34	3.20	27	6.01	14.45	25
Net short-term noncore funding dependence	-3.32	-6.65	57	-14.09	-6.88	22	2.73	-7.71	81	-5.52	-4.76	41	5.81	3.38	52
Net loans and leases / Total assets	75.39	59.31	86	65.59	60.99	62	79.43	58.67	93	73.43	61.58	83	78.13	63.77	90
Capitalization															
Tier 1 leverage ratio	7.95	9.06	19	8.78	9.15	40	7.80	8.98	21	9.19	9.13	52	10.63	9.76	75
Holding company equity capital / Total assets	8.27	10.29	20	8.56	10.72	19	8.86	10.71	20	9.36	11.16	24	11.25	12.43	36
Total equity capital (including minority interest) / Total assets	8.27	10.40	17	8.56	10.85	17	8.86	10.82	19	9.36	11.29	23	11.25	12.57	33
Common equity tier 1 capital / Total risk-weighted assets	8.98	12.21	4	10.31	12.57	15	9.10	12.42	4	9.92	12.38	10	10.61	12.17	26
Net loans and leases / Equity capital (X)	9.11	5.82	94	7.67	5.73	85	8.96	5.53	93	7.84	5.58	86	6.95	5.21	84
Cash dividends / Net income	16.92	33.45	24	13.13	23.13	28	14.19	28.27	22	19.98	42.30	20	10.28	33.12	13
Cash dividends / Net income (Subchapter S adjusted)		28.47			14.81			3.14			-0.65			-12.02	
Growth Rates															
Assets	39.59	9.35	92	48.83	16.49	94	53.54	10.50	96	35.94	16.68	90	16.06	9.26	80
Equity capital	34.98	4.03	90	23.77	9.13	86	45.38	7.46	94	13.15	6.99	80	15.42	10.49	78
Net loans and leases	60.45	6.29	96	24.13	7.22	85	66.07	3.36	98	27.77	9.07	87	19.35	9.10	85
Noncore funding	148.10	-10.65	97	-21.23	-25.09	58	225.32	-14.79	98	-36	-12.18	22	-3.83	6.59	34
Parent Company Ratios															
Short-term debt / Equity capital	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	11.82	11.08	61	4.50	11.33	34	11.94	10.95	67	5.06	13.56	35	5.56	13.04	45
Equity investment in subsidiaries / Equity capital	111.45	103.47	81	103.80	102.85	57	110.83	103.22	84	103.80	102.81	58	103.28	103.22	54
Cash from ops + noncash items + op expense / Op expense + dividends	12.68	125.04	15	68.68	98.58	35	44.82	154.48	10	139.24	147.24	56	187.65	190.27	54

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	432,919	296,586	1,481,545	1,137,095	1,087,658	45.97	152.41
Income from lease financing receivables.....	1,792	1,859	7,303	7,173	5,412	-3.60	72.97
Fully taxable income on loans and leases.....	425,413	284,943	1,444,869	1,098,474	1,041,515	49.30	160.06
Tax-exempt income on loans and leases.....	9,298	13,502	43,979	45,794	51,555	-31.14	3.67
Estimated tax benefit on income on loans and leases.....	2,812	3,869	13,655	14,447	19,069	-27.32	-61.22
Income on loans and leases (tax equivalent).....	437,523	302,314	1,502,503	1,158,715	1,112,139	44.72	143.33
Investment interest income (tax equivalent).....	53,134	38,063	184,308	126,283	121,915	39.60	158.78
Interest on balances due from depository institutions.....	778	1,358	3,224	3,564	12,314	-42.71	-14.41
Interest income on other earning assets.....	1,039	352	1,966	1,596	3,771	195.17	49.28
Total interest income (tax equivalent).....	492,474	342,087	1,692,001	1,290,158	1,250,139	43.96	143.87
Interest on time deposits of \$250K or more.....	420	880	2,635	9,130	14,303	-52.27	-48.47
Interest on time deposits < \$250K.....	1,358	1,552	5,836	17,438	27,581	-12.50	-8.24
Interest on foreign office deposits.....	0	0	0	0	0		
Interest on other deposits.....	12,308	8,355	39,044	43,801	116,521	47.31	101.21
Interest on other borrowings and trading liabilities.....	13,129	668	31,669	3,535	7,101	1865.42	1274.76
Interest on subordinated debt and mandatory convertible securities.....	7,817	5,328	30,712	20,987	19,127	46.72	117.80
Total interest expense.....	35,032	16,783	109,896	94,891	184,633	108.74	170.39
Net interest income (tax equivalent).....	457,442	325,304	1,582,105	1,195,267	1,065,506	40.62	142.05
Non-interest income.....	106,088	21,417	400,697	68,480	51,968	395.34	907.67
Adjusted operating income (tax equivalent).....	563,530	346,721	1,982,802	1,263,747	1,117,474	62.53	182.45
Overhead expense.....	248,518	135,312	854,932	493,249	479,291	83.66	181.21
Provision for credit losses.....	9,000	-32,350	-21,400	123,587	18,500		111.76
Securities gains (losses).....	6,849	56	8,364	230	3,152	12130.36	978.58
Other tax equivalent adjustments.....	1,290	742	2,906	7,704	2,946	73.85	120.14
Pretax net operating income (tax equivalent).....	307,499	243,108	1,159,209	658,627	632,266	26.49	184.43
Applicable income taxes.....	58,095	41,934	223,801	115,914	105,055	38.54	137.23
Tax equivalent adjustments.....	9,262	8,695	36,218	36,072	28,040	6.52	-9.75
Applicable income taxes (tax equivalent).....	67,357	50,629	260,019	151,986	133,095	33.04	93.82
Minority interest.....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest.....	240,142	192,479	899,190	506,641	499,171	24.76	227.36
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	240,142	192,479	899,190	506,641	499,171	24.76	227.36
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	240,142	192,479	899,190	506,641	499,171	24.76	227.36
Investment securities income (tax equivalent).....	53,134	38,063	184,308	126,283	121,915	39.60	158.78
US Treasury and agency securities (excluding mortgage-backed securities).....	2	0	11	55	958		-99.45
Mortgage-backed securities.....	20,996	15,023	73,894	60,997	76,304	39.76	77.21
All other securities.....	32,136	23,040	110,403	65,231	44,653	39.48	286.22
Cash dividends declared.....	40,637	25,274	127,578	101,237	51,330	60.79	
Common.....	37,449	25,274	124,107	101,237	51,330	48.17	
Preferred.....	3,188	0	3,471	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.32	2.75	87	3.39	2.96	78	3.43	2.85	86	4.12	3.27	92	5.02	4	92
Less: Interest expense	0.24	0.19	73	0.17	0.27	29	0.22	0.23	58	0.30	0.48	24	0.74	0.98	33
Equals: Net interest income (tax equivalent)	3.08	2.55	85	3.23	2.67	84	3.21	2.60	87	3.82	2.77	93	4.28	3.01	94
Plus: Non-interest income	0.72	0.97	42	0.21	1.13	5	0.81	1.04	41	0.22	1.21	3	0.21	1.32	4
Equals: adjusted operating income (tax equivalent)	3.80	3.56	73	3.44	3.87	30	4.02	3.70	72	4.04	4.04	55	4.49	4.41	58
Less: Overhead expense	1.68	2.18	18	1.34	2.28	5	1.73	2.17	22	1.58	2.57	9	1.92	2.69	18
Less: Provision for credit losses	0.06	0.04	68	-0.32	-0.12	21	-0.04	-0.09	61	0.40	0.51	32	0.07	0.15	31
Plus: Realized gains (losses) on held-to-maturities securities	0	0	49	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0.05	0	97	0	0.01	59	0.02	0.01	80	0	0.02	34	0.01	0.01	74
Plus: other tax equivalent adjustments	0.01	0	91	0.01	0	92	0.01	0	92	0.02	0	97	0.01	0	88
Equals: Pretax net operating income (tax equivalent)	2.07	1.35	91	2.41	1.78	84	2.35	1.66	88	2.11	1.04	96	2.54	1.56	94
Less: Applicable income taxes (tax equivalent)	0.45	0.31	82	0.50	0.40	78	0.53	0.38	83	0.49	0.23	93	0.53	0.36	88
Less: Minority interest	0	0	42	0	0	42	0	0	40	0	0	42	0	0	36
Equals: Net operating income	1.62	1.03	93	1.91	1.36	87	1.82	1.26	89	1.62	0.81	96	2	1.19	97
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income	1.62	1.02	93	1.91	1.35	87	1.82	1.26	90	1.62	0.82	95	2	1.19	97
Memo: Net income (last four quarters)	1.75	1.17	92	1.78	1.07	92	1.82	1.26	90	1.62	0.82	95	2	1.19	97
Net income—BHC and noncontrolling (minority) interest	1.62	1.04	93	1.91	1.37	87	1.82	1.27	89	1.62	0.83	95	2	1.20	97
Margin Analysis															
Average earning assets / Average assets	94.19	93.16	66	96.71	93.08	87	94.58	93.08	68	95.87	92.32	88	93.53	91.05	77
Average interest-bearing funds / Average assets	49.77	60.43	11	50.15	62.97	6	48.27	61.99	5	52.30	64.06	8	54.35	65.57	11
Interest income (tax equivalent) / Average earning assets	3.52	2.96	86	3.51	3.18	67	3.63	3.06	86	4.30	3.55	89	5.37	4.41	89
Interest expense / Average earning assets	0.25	0.20	74	0.17	0.29	28	0.24	0.25	57	0.32	0.52	22	0.79	1.08	32
Net interest income (tax equivalent) / Average earning assets	3.27	2.75	84	3.34	2.88	75	3.39	2.80	84	3.99	3.01	91	4.57	3.33	93
Yield or Cost															
Total loans and leases (tax equivalent)	3.80	3.88	49	4.53	4.05	77	4.11	4.01	64	4.79	4.27	78	5.85	5.09	86
Interest-bearing bank balances	0.23	0.18	84	0.14	0.10	88	0.14	0.14	50	0.32	0.27	68	2.65	2.04	81
Federal funds sold and reverse repos	0	0.28	20	0.26			0	0.25	19	0.96	0.68	74	2.33	2.44	55
Trading assets		0.43		0.39			0.45			0.60			0.99		
Total earning assets	3.47	2.93	84	3.43	3.15	64	3.56	3.04	84	4.21	3.51	86	5.26	4.36	89
Investment securities (tax equivalent)	2.74	1.78	94	2.37	1.84	85	2.51	1.77	89	2.91	2.25	91	3.40	2.76	88
US Treasury and agency securities (excluding mortgage-backed securities)		1.09		0	1.30	2	0.05	1.14	3	13.75	1.75	99	2.85	2.32	83
Mortgage-backed securities	2.20	1.67	92	1.40	1.60	33	1.82	1.57	76	2.23	2.05	66	2.91	2.61	87
All other securities	2.85	2.75	59	2.83	2.93	50	3.30	2.81	69	3.94	3.24	78	4.11	4.06	67
Interest-bearing deposits	0.20	0.16	65	0.22	0.26	50	0.21	0.21	58	0.40	0.53	39	0.80	1.10	28
Time deposits of \$250K or more	0.40	0.48	42	0.65	0.82	38	0.54	0.66	41	1.37	1.42	40	2.03	1.96	54
Time deposits < \$250K	0.36	0.44	44	0.55	0.78	31	0.44	0.62	29	1.29	1.36	44	1.87	1.82	48
Other domestic deposits	0.19	0.13	74	0.19	0.17	64	0.19	0.15	71	0.32	0.36	46	1.08	0.93	65
Foreign deposits		0.14		0.13			0.14			0.42			1.19		
Federal funds purchased and repos	0.18	0.16	69	0.16	0.18	63	0.13	0.17	58	0.51	0.62	56	1.72	1.86	45
Other borrowed funds and trading liabilities	3.18	1.14	94	4.88	1.38	96	1.96	1.27	76	0.37	1.50	7	1.42	2.38	8
All interest-bearing funds	0.47	0.31	82	0.33	0.42	41	0.46	0.37	69	0.58	0.74	34	1.36	1.49	44

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____

City/State _____

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Non-interest Income and Expenses					
Total non-interest income	106,088	21,417	400,697	68,480	51,968
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	6,331	6,232	26,291	21,609	22,090
Trading revenue	0	0	0	0	0
Investment banking fees and commissions	3	2	6	156	0
Insurance activities revenue	0	0	0	0	0
Venture capital revenue	0	0	0	0	0
Net servicing fees	93,326	27	-64,371	211	336
Net securitization income	-37,692	0	154,601	0	0
Net gains (losses) on sales of loans, OREO, other assets	-160,751	-464	144,864	-184	-3,128
Other non-interest income	204,871	15,620	139,306	46,688	32,670
Total overhead expenses	248,518	135,312	854,932	493,249	479,291
Personnel expense	138,257	83,693	466,714	303,583	279,274
Net occupancy expense	12,767	8,591	43,820	34,166	32,507
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets)	2,593	483	6,085	1,619	1,547
Other operating expenses	94,901	42,545	338,313	153,881	165,963
Fee income on mutual funds and annuities	3	2	6	156	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	3,278	2,071	3,252	1,937	1,865
Average personnel expense per employee	42.18	40.41	143.52	156.73	149.74
Average assets per employee	18,104.73	19,472.62	15,160.06	16,151.10	13,352.88

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	0	2.26	24	0.01	2.10	22	0	2.17	23	0.23	2.02	27	0	2.72	10
Overhead expenses / Net Interest Income + non-interest income	44.73	61.09	8	39.94	59.31	5	43.85	59.28	11	39.93	62.28	3	43.88	61.29	4
Percent of Average Assets															
Total overhead expense	1.68	2.18	18	1.34	2.28	5	1.73	2.17	22	1.58	2.57	9	1.92	2.69	18
Personnel expense	0.93	1.21	16	0.83	1.28	10	0.95	1.21	22	0.97	1.30	19	1.12	1.41	26
Net occupancy expense	0.09	0.23	8	0.09	0.24	5	0.09	0.23	7	0.11	0.26	7	0.13	0.28	7
Other operating expenses	0.66	0.71	50	0.43	0.73	10	0.70	0.72	55	0.50	0.94	10	0.67	0.97	26
Overhead less non-interest income	0.96	1.18	29	1.13	1.10	49	0.92	1.10	32	1.36	1.25	57	1.72	1.32	76
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	44.10	60.59	8	39.03	58.69	3	43.12	58.83	10	39.03	61.82	2	42.89	60.64	4
Personnel expense	24.53	33.94	14	24.14	33.28	11	23.54	32.93	12	24.02	32.36	13	24.99	32.39	17
Net occupancy expense	2.27	6.43	6	2.48	6.42	6	2.21	6.23	7	2.70	6.58	5	2.91	6.52	7
Other operating expenses	17.30	19.35	38	12.41	18.45	9	17.37	19.18	41	12.30	22.28	3	14.99	21.20	11
Total non-interest income	18.83	26.24	34	6.18	28.42	3	20.21	27.67	36	5.42	28.83	3	4.65	29.23	2
Fiduciary activities income	0	2.31	13	0	2.15	12	0	2.20	13	0	2.09	12	0	1.97	14
Service charges on domestic deposit accounts	1.12	3.51	16	1.80	3.21	26	1.33	3.27	20	1.71	3.27	26	1.98	3.88	27
Trading revenue	0	0.53	34	0	0.97	24	0	0.62	27	0	1.28	25	0	1.18	22
Investment banking fees and commissions	0	2.33	14	0	2.51	14	0	2.58	14	0.01	2.46	13	0	3.54	5
Insurance activities revenue	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Venture capital revenue	0	0.02	43	0	0.02	45	0	0.04	44	0	0.01	44	0	0.02	42
Net servicing fees	16.56	1.49	96	0.01	0.99	27	-3.25	0.60	0	0.02	0.01	56	0.03	0.28	38
Net securitization income	-6.69	0	0	0	0.01	45	7.80	0.01	99	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	-28.53	1.74	1	-0.13	3.74	2	7.31	3.30	84	-0.01	3.92	10	-0.28	1.86	6
Other non-interest income	36.35	8.92	96	4.51	8.65	24	7.03	9.27	37	3.69	9.65	11	2.92	10.04	7
Overhead less non-interest income	25.27	33.42	26	32.85	29.66	54	22.91	30.52	24	33.61	31.93	51	38.24	31.06	68
Applicable income taxes / Pretax net operating income (tax equivalent)	18.89	20.83	27	17.25	21.04	16	19.31	21.18	27	17.60	18.63	36	16.62	20.56	19
Applicable income tax + TE / Pretax net operating income + TE	21.90	22.92	40	20.83	22.74	24	22.43	22.67	44	23.08	21.18	61	21.05	23.23	30

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name _____ City/State _____

Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Real estate loans	27,771,107	13,319,425	26,118,821	12,365,507	11,335,425	108.50	282.04
Commercial and industrial loans	11,019,207	7,905,982	10,864,130	7,635,774	5,221,832	39.38	205.94
Loans to individuals	28,198	9,180	21,557	10,427	10,983	207.17	65.02
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	8	209	308	310	143	-96.17	-98.65
Other loans and leases	7,108,703	7,476,167	7,712,038	7,041,000	4,554,913	-4.92	156.25
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	45,927,223	28,710,963	44,716,854	27,053,018	21,123,296	59.96	236.15
Less: Allowance for loan and lease losses	257,655	247,076	252,589	278,954	167,797	4.28	101.85
Net loans and leases	45,669,568	28,463,887	44,464,265	26,774,064	20,955,499	60.45	237.42
Debt securities that reprice or mature in over 1 year	5,691,877	6,348,161	6,100,230	4,921,785	3,785,903	-10.34	118.16
Mutual funds and equity securities	164,740	192,902	158,498	167,275	138,701	-14.60	12.98
Subtotal	51,526,185	35,004,950	50,722,993	31,863,124	24,880,103	47.20	216.31
Interest-bearing bank balances	2,335,822	5,131,173	350,234	2,497,521	248,619	-54.48	356.52
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	2,313,019	1,282,876	1,186,089	348,615	45,514	80.30	4746.96
Trading assets	0	0	0	0	0		-100.00
Total earning assets	56,183,290	41,425,869	52,268,947	34,716,130	25,174,236	35.62	233.42
Non-interest-bearing cash and due from depository institutions	266,454	215,364	166,193	174,195	185,977	23.72	96.82
Premises, fixed assets, and leases	315,762	201,812	292,379	193,784	192,428	56.46	167.64
Other real estate owned	11,681	4,163	11,681	1,436	13,850	180.59	-74.12
Investment in unconsolidated subsidiaries	2,524	2,525	2,524	2,525	2,524	-0.04	0.00
Intangible and other assets	3,799,589	1,556,472	3,246,150	1,379,761	1,252,933	144.12	291.26
Total assets	60,576,061	43,397,016	55,982,635	36,461,042	26,821,948	39.59	234.26
Quarterly average assets	59,347,302	40,327,798	57,556,693	34,593,508	26,408,103	47.16	240.70
Average loans and leases (YTD)	46,098,770	26,722,490	36,551,502	24,208,925	19,019,088	72.51	251.69
Memoranda							
Loans held-for-sale	4,808,152	0	5,641,384	0	21,803		26813.81
Loans not held-for-sale	41,119,071	28,710,963	39,075,470	27,053,018	21,101,493	43.22	201.35
Real estate loans secured by 1-4 family	16,077,805	3,109,113	14,923,035	2,434,596	2,147,664	417.12	5088.56
Commercial real estate loans	11,685,405	10,202,180	11,187,828	9,922,734	9,177,426	14.54	68.07
Construction and land development	3,277,726	2,767,595	3,016,392	2,431,281	1,904,904	18.43	106.24
Multifamily	270,730	186,434	201,094	192,288	221,416	45.21	23.67
Nonfarm nonresidential	8,136,949	7,248,151	7,970,342	7,299,165	7,051,106	12.26	58.16
Real estate loans secured by farmland	7,897	8,132	7,958	8,177	10,335	-2.89	21.44
Total investment securities	8,177,900	7,830,809	7,454,448	5,444,545	3,970,118	4.43	191.80
U.S. Treasury securities	0	50,042	12,999	0	999	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	0	0	0	0	10,000		-100.00
Municipal securities	1,936,156	2,020,096	2,097,251	1,748,880	1,047,734	-4.16	282.11
Mortgage-backed securities	3,549,515	4,267,767	3,820,322	3,077,916	2,635,541	-16.83	79.67
Asset-backed securities	2,063,538	987,577	935,797	153,757	10,142	108.95	10205.32
Other debt securities	463,951	312,425	429,581	296,717	127,001	48.50	382.91
Mutual funds and equity securities	164,740	192,902	158,498	167,275	138,701	-14.60	12.98
Available-for-sale securities	6,852,195	6,939,939	6,188,816	4,708,511	3,346,310	-1.26	153.78
U.S. Treasury securities	0	50,042	12,999	0	999	-100.00	-100.00
US agency securities (excluding mortgage-backed securities)	0	0	0	0	10,000		-100.00
Municipal securities	986,296	1,322,128	1,207,013	1,180,121	562,627	-25.40	144.06
Mortgage-backed securities	3,338,410	4,267,767	3,603,426	3,077,916	2,635,541	-21.78	68.98
Asset-backed securities	2,063,538	987,577	935,797	153,757	10,142	108.95	10205.32
Other debt securities	463,951	312,425	429,581	296,717	127,001	48.50	382.91
Mutual funds and equity securities	0	0	0	0	0		-100.00
Held-to-maturity securities appreciation (depreciation)	-21,083	42,426	39,268	43,064	31,154		
Available-for-sale securities appreciation (depreciation)	-313,299	26,617	22,244	122,151	28,382		
Structured notes, fair value	0	0	0	0	0		
Pledged securities	1,925,816	693,191	2,193,128	778,019	962,490	177.82	113.37

BHC Name

City/State

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	23,520,336	17,542,779	21,353,380	13,463,294	8,537,905	34.07	284.69
NOW, ATS and transaction accounts	8,268,215	3,893,391	6,923,977	4,396,374	2,760,865	112.37	468.49
Time deposits less brokered deposits < \$250K	-1,030,094	199,161	-162,501	532,873	603,634		
MMDA and other savings accounts	18,552,730	15,276,022	17,278,656	12,413,361	9,120,748	21.45	196.91
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	49,311,187	36,911,353	45,393,512	30,805,902	21,023,152	33.59	270.79
Time deposits of \$250K or more	367,891	505,511	465,542	569,800	721,057	-27.22	-37.36
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	18,003	15,914	691,625	16,006	16,675	13.13	-49.59
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	98,843	5,000	41,566	5,000	0	1876.86	
Other borrowings w/remaining maturity over 1 year	762,943	0	775,044	0	0		
Brokered deposits < \$250K	2,480,438	976,236	1,752,934	554,759	1,052,284	154.08	68.75
Noncore funding	3,728,118	1,502,661	3,726,711	1,145,565	1,790,016	148.10	78.13
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	893,342	543,662	895,823	548,671	393,563	64.32	143.49
Other liabilities	1,631,790	726,576	1,003,936	547,410	598,469	124.59	313.17
Total liabilities	55,564,437	39,684,252	51,019,982	33,047,548	23,805,200	40.02	243.98
Equity Capital							
Perpetual preferred stock (including surplus)	294,479	0	294,470	0	0		
Common stock	11	10	10	10	10	10.00	10.00
Common surplus	2,083,781	1,608,201	1,966,173	1,390,923	1,374,141	29.57	48.11
Retained earnings	2,972,554	2,168,644	2,773,051	2,001,439	1,680,317	37.07	398.92
Accumulated other comprehensive income	-235,071	19,925	15,729	92,257	25,008		
Other equity capital components	-104,130	-84,016	-86,780	-71,135	-62,728		
Total holding company equity capital	5,011,624	3,712,764	4,962,653	3,413,494	3,016,748	34.98	154.53
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	5,011,624	3,712,764	4,962,653	3,413,494	3,016,748	34.98	154.53
Total liabilities and capital	60,576,061	43,397,016	55,982,635	36,461,042	26,821,948	39.59	234.26
Memoranda							
Non-interest-bearing deposits	23,520,336	17,542,779	21,353,380	13,463,294	8,537,905	34.07	284.69
Interest-bearing deposits	28,639,180	20,850,321	26,258,608	18,467,167	14,258,588	37.36	209.89
Total deposits	52,159,516	38,393,100	47,611,988	31,930,461	22,796,493	35.86	239.67
Long-term debt that reprices within 1 year	445,446	75,000	457,145	75,000	0	493.93	
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,962,653	3,413,494	3,413,494	3,016,748	2,613,734		
Accounting restatements	0	0	0	-24,947	0		
Net income	240,142	192,479	899,190	506,641	499,171		
Net sale of new perpetual preferred stock	9	0	294,470	0	0		
Net sale of new common stock	117,606	217,279	575,250	-42,553	-93,812		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	17,349	12,882	15,646	8,407	9,646		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	40,637	25,274	127,578	101,237	51,330		
Change in other comprehensive income	-250,800	-72,332	-76,527	67,249	58,631		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	5,011,624	3,712,764	4,962,653	3,413,494	3,016,748		

BHC Name

City/State

Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	45.85	37.11	69	30.69	36.10	33	46.66	36.25	75	33.91	36.22	38	42.26	37.78	50
Commercial and industrial loans	18.19	10.78	82	18.22	13.88	72	19.41	10.76	86	20.94	13.52	85	19.47	12.02	80
Loans to individuals	0.05	3.61	8	0.02	3.42	6	0.04	3.36	8	0.03	3.40	6	0.04	4.20	7
Loans to depository institutions and acceptances of other banks	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0.04	29
Agricultural loans	0	0.17	25	0	0.19	23	0	0.18	26	0	0.19	27	0	0.24	24
Other loans and leases	11.74	4.19	93	17.23	4.29	96	13.78	4.47	94	19.31	4.63	96	16.98	5.01	95
Net loans and leases	75.39	59.31	86	65.59	60.99	62	79.43	58.67	93	73.43	61.58	83	78.13	63.77	90
Debt securities over 1 year	9.40	19.47	14	14.63	16.70	41	10.90	19.46	20	13.50	15.55	39	14.11	14.60	53
Mutual funds and equity securities	0.27	0.06	93	0.44	0.06	95	0.28	0.06	93	0.46	0.05	97	0.52	0.06	98
Subtotal	85.06	80.04	62	80.66	78.43	52	90.60	79.22	93	87.39	78.16	88	92.76	79.65	97
Interest-bearing bank balances	3.86	7.18	34	11.82	9.08	69	0.63	8.50	1	6.85	7.51	49	0.93	3.06	23
Federal funds sold and reverse repos	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	3.82	1.65	85	2.96	1.59	84	2.12	1.56	71	0.96	1.68	40	0.17	1.91	12
Trading assets	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets	92.75	91.28	68	95.46	91.48	94	93.37	91.77	69	95.21	91.05	96	93.86	89.53	91
Non-interest cash and due from depository institutions	0.44	0.96	10	0.50	1	13	0.30	0.82	9	0.48	1.07	11	0.69	1.14	20
Other real estate owned	0.02	0.01	77	0.01	0.02	47	0.02	0.01	79	0	0.02	28	0.05	0.03	75
All other assets	6.82	7.70	34	4.07	7.44	7	6.35	7.35	37	4.33	7.82	7	5.45	9.27	12
Memoranda															
Short-term investments	7.67	10.28	42	14.78	11.92	69	2.74	11.47	9	7.81	11.17	37	1.10	7.63	9
U.S. Treasury securities	0	1.80	9	0.12	0.98	47	0.02	1.47	28	0	0.84	17	0	1.03	30
US agency securities (excluding mortgage-backed securities)	0	0.79	11	0	0.73	11	0	0.82	11	0	0.63	11	0.04	0.54	30
Municipal securities	3.20	1.72	75	4.65	1.77	84	3.75	1.73	79	4.80	1.69	85	3.91	1.34	84
Mortgage-backed securities	5.86	14.04	17	9.83	12.38	41	6.82	14.14	17	8.44	11.75	37	9.83	11.44	39
Asset-backed securities	3.41	0.56	92	2.28	0.35	91	1.67	0.50	83	0.42	0.32	74	0.04	0.28	59
Other debt securities	0.77	0.55	67	0.72	0.46	73	0.77	0.53	68	0.81	0.42	76	0.47	0.39	69
Loans held-for-sale	7.94	0.40	96	0	0.46	6	10.08	0.55	96	0	0.52	7	0.08	0.39	32
Loans held for investment	67.88	59.15	71	66.16	61.15	65	69.80	58.06	82	74.20	61.72	86	78.67	63.50	90
Real estate loans secured by 1-4 family	26.54	11.67	91	7.16	11.69	31	26.66	11.46	92	6.68	11.91	28	8.01	13.29	29
Revolving	0.82	1.40	41	0.69	1.51	30	0.77	1.42	38	0.78	1.66	31	0.74	2.07	30
Closed-end, secured by first liens	25.72	9.94	92	6.46	9.76	33	25.88	9.67	94	5.88	9.81	31	7.24	10.69	33
Closed-end, secured by junior liens	0.01	0.17	13	0.01	0.21	11	0.01	0.17	13	0.01	0.22	13	0.03	0.28	19
Commercial real estate loans	19.29	23.42	40	23.51	22.27	50	19.98	22.69	41	27.21	22.22	61	34.22	22.23	76
Construction and land development	5.41	3.49	74	6.38	3.32	85	5.39	3.34	76	6.67	3.40	82	7.10	3.44	83
Multifamily	0.45	3.52	13	0.43	3.21	10	0.36	3.57	9	0.53	3.12	13	0.83	3.01	21
Nonfarm nonresidential	13.43	15.11	43	16.70	14.77	59	14.24	14.57	49	20.02	14.72	68	26.29	14.69	84
Real estate loans secured by farmland	0.01	0.33	34	0.02	0.33	35	0.01	0.30	35	0.02	0.33	36	0.04	0.36	40

BHC Name _____ City/State _____

Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	60.47	61.87	42	46.39	57.91	26	58.41	61.05	35	45.71	57.15	27	53.66	57.46	41
Real estate loans secured by 1-4 family	35.01	20.07	88	10.83	19.43	24	33.37	19.86	87	9	19.43	20	10.17	20.75	20
Revolving	1.08	2.35	34	1.04	2.45	29	0.96	2.43	29	1.06	2.64	27	0.94	3.15	26
Closed-end	33.93	17.49	89	9.79	16.76	27	32.41	17.24	90	7.94	16.59	21	9.23	17.39	22
Commercial real estate loans	25.44	38.39	28	35.53	35.36	46	25.02	37.86	28	36.68	34.63	48	43.45	33.52	64
Construction and land development	7.14	5.82	60	9.64	5.29	82	6.75	5.65	61	8.99	5.26	79	9.02	5.09	78
1-4 family	1.45	1.29	63	2.02	1.05	79	1.30	1.18	60	2.16	0.93	79	2.42	0.94	82
Other	5.68	4.49	63	7.62	4.21	85	5.45	4.40	62	6.83	4.19	79	6.60	4.02	76
Multifamily	0.59	5.66	8	0.65	5.08	8	0.45	5.78	4	0.71	4.96	8	1.05	4.69	15
Nonfarm nonresidential	17.72	25	34	25.25	23.47	50	17.82	24.56	35	26.98	22.93	58	33.38	22.15	74
Owner-occupied	3.56	8.44	22	6.34	7.93	41	3.85	8.29	27	7.04	7.68	50	9.94	7.72	62
Other	14.16	16.32	40	18.90	15.25	62	13.97	15.94	42	19.94	14.95	66	23.44	14.34	81
Real estate loans secured by farmland	0.02	0.59	31	0.03	0.56	35	0.02	0.54	34	0.03	0.54	34	0.05	0.55	38
Loans to depository institutions and acceptances of other banks	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0.11	29
Commercial and industrial loans	23.99	18.81	70	27.54	23.16	67	24.30	18.86	71	28.23	22.17	73	24.72	19.53	71
Loans to individuals	0.06	6.52	6	0.03	6.02	6	0.05	6.24	7	0.04	6.13	6	0.05	7.13	6
Credit card loans	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.81	21
Agricultural loans	0	0.31	24	0	0.33	24	0	0.34	25	0	0.32	25	0	0.37	23
Other loans and leases	15.48	8.03	79	26.04	8.05	91	17.25	8.75	82	26.03	9.09	90	21.56	9.85	84
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	567.90	395.39	83	357.85	382.51	40	561.73	391.81	82	365.33	381.27	41	385.14	391.26	44
Real estate loans secured by 1-4 family	328.78	125.02	94	83.53	124.29	31	320.95	126.06	93	71.93	125.03	28	72.97	138.18	27
Revolving	10.12	14.84	45	8.03	16.14	33	9.22	15.44	42	8.44	17.42	32	6.72	21.26	29
Closed-end	318.66	108.83	95	75.50	106.79	36	311.73	108.85	94	63.49	106.14	31	66.25	115.20	29
Commercial real estate loans	238.96	249.33	48	274.10	237.40	56	240.62	245.88	47	293.16	234.65	60	311.82	229.44	66
Construction and land development	67.03	36.95	82	74.36	35.26	88	64.87	35.95	82	71.83	35.62	83	64.72	34.95	77
1-4 family	13.64	8.02	74	15.58	6.84	82	12.49	7.42	73	17.24	6.34	84	17.37	6.61	85
Other	53.39	28.49	85	58.77	28.01	87	52.39	28.11	83	54.59	28.16	85	47.35	27.32	76
Multifamily	5.54	37.99	11	5.01	34.02	11	4.32	38.66	8	5.68	32.74	13	7.52	31.04	18
Nonfarm nonresidential	166.40	160.85	51	194.73	157.71	63	171.42	158.05	55	215.65	155.06	67	239.57	152.10	77
Owner-occupied	33.43	53.96	30	48.92	52.99	51	37.05	52.99	36	56.30	52.37	56	71.32	53.07	67
Other	132.96	105.37	66	145.81	102.29	69	134.36	102.54	67	159.34	100.54	75	168.26	97.41	79
Real estate loans secured by farmland	0.16	3.46	34	0.22	3.50	36	0.17	3.22	37	0.24	3.44	35	0.35	3.60	39
Loans to depository institutions and acceptances of other banks	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.44	29
Commercial and industrial loans	225.34	113.45	89	212.41	145.22	81	233.65	114.45	90	225.59	139.91	85	177.42	122.02	76
Loans to individuals	0.58	36.67	7	0.25	35.91	6	0.46	34.55	7	0.31	37.47	8	0.37	43.51	7
Credit card loans	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	4.34	21
Agricultural loans	0	1.66	25	0.01	1.94	24	0.01	1.86	26	0.01	1.88	26	0	2.18	23
Other loans and leases	145.37	47.86	91	200.86	47.52	96	165.86	51.06	93	208.02	49.54	96	154.76	52.44	92
Supplemental															
Non-owner occupied CRE loans / Gross loans	23.98	30.57	37	31.45	27.81	55	23.18	30.07	35	31.85	27.32	57	35.08	26.45	68
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	225.23	198.65	57	242.57	185.94	69	222.97	195.33	57	254.53	183.76	73	251.77	178.57	71
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	258.66	256.17	50	291.49	243.39	60	260.02	252.85	51	310.83	240.85	64	323.09	236.10	69

BHC Name

City/State

Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	7.67	10.28	42	14.78	11.92	69	2.74	11.47	9	7.81	11.17	37	1.10	7.63	9
Liquid assets	7.54	28.10	3	17.82	27.16	24	4.63	29.03	1	11.64	26.22	11	7.28	22.44	3
Investment securities	13.50	21.67	24	18.04	18.78	52	13.32	21.63	23	14.93	17.85	37	14.80	16.99	44
Net loans and leases	75.39	59.31	86	65.59	60.99	62	79.43	58.67	93	73.43	61.58	83	78.13	63.77	90
Net loans, leases and standby letters of credit	75.71	60.12	86	65.92	61.79	62	79.78	59.49	93	73.92	62.48	82	78.70	64.84	88
Core deposits	81.40	76.85	57	85.06	73.69	94	81.08	75.71	66	84.49	70.67	96	78.38	63.09	89
Noncore funding	6.15	9.46	48	3.46	11.95	13	6.66	10.30	45	3.14	14.13	6	6.67	19.36	12
Time deposits of \$250K or more	0.61	1.46	26	1.16	1.96	35	0.83	1.58	29	1.56	2.11	42	2.69	2.94	53
Foreign deposits	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.03	1.11	28	0.04	1.22	26	1.24	1.23	67	0.04	1.47	24	0.06	1.94	20
Secured federal funds purchased	0	0	50	0	0	48	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.03	0.44	43	0.04	0.60	41	1.24	0.54	76	0.04	0.54	41	0.06	0.48	37
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.16	1.03	42	0.01	1.11	28	0.07	1	36	0.01	1.24	21	0	3.01	1
Earning assets that reprice within 1 year	33.56	36.68	43	52.30	38.67	86	26.91	37.37	24	50.53	39.38	79	42.82	39.29	61
Interest-bearing liabilities that reprice within 1 year	2.80	6.16	27	3.62	7.73	25	3.45	6.39	32	4.16	8.20	26	8.42	10.19	44
Long-term debt that reprices within 1 year	0.74	0.22	82	0.17	0.28	70	0.82	0.26	84	0.21	0.47	64	0	0.96	25
Net assets that reprice within 1 year	30.03	29.01	51	48.51	29.49	91	22.64	29.65	33	46.17	29.11	87	34.40	26.63	69
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-1.79	-1.97	51	-14.03	-0.51	13	4.32	-2.33	72	-5.34	3.20	27	6.01	14.45	25
Net short-term noncore funding dependence	-3.32	-6.65	57	-14.09	-6.88	22	2.73	-7.71	81	-5.52	-4.76	41	5.81	3.38	52
Short-term investment / Short-term noncore funding	158.30	265.83	40	433.36	246.74	82	52.61	273.46	11	262.01	184.19	72	16.90	77.77	21
Liquid assets - short-term noncore funding / Nonliquid assets	2.91	35.38	11	17.54	30.67	32	-0.62	36.68	7	9.80	28.18	22	0.85	16.97	19
Net loans and leases / Total deposits	87.56	73.06	82	74.14	76.22	44	93.39	72.79	89	83.85	79.43	64	91.92	90.31	49
Net loans and leases / Core deposits	92.62	78.05	78	77.11	83.77	38	97.95	78.25	83	86.91	88.34	56	99.68	103.93	48
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-0.45	-3.53	68	1.21	0.62	72	0.88	0.12	79	1.36	1.57	55	1.12	0.72	71
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-6.71	-8.82	61	0.76	1.31	41	0.50	-0.25	71	3.87	4.31	55	1.02	1.36	46
Structured notes appreciation (depreciation) / Tier 1 capital		-0.15			0			-0.02			0.02			0	
Percent of Investment Securities															
Held-to-maturity securities	14.20	20.27	42	8.91	12.84	52	14.85	14.28	60	10.45	11.38	57	12.22	12.67	57
Available-for-sale securities	83.79	77.97	56	88.62	85.49	41	83.02	83.77	38	86.48	87.23	37	84.29	85.40	37
U.S. Treasury securities	0	8.39	9	0.64	5.10	44	0.17	6.70	28	0	4.72	16	0.03	6.15	28
US agency securities (excluding mortgage-backed securities)	0	3.73	11	0	4.35	11	0	4.12	11	0	4.01	10	0.25	3.49	32
Municipal securities	23.68	7.89	85	25.80	9.71	82	28.13	8.22	87	32.12	9.83	88	26.39	7.75	88
Mortgage-backed securities	43.40	65.55	16	54.50	66.67	31	51.25	66.54	27	56.53	66.64	34	66.38	67.43	46
Asset-backed securities	25.23	2.78	96	12.61	1.97	91	12.55	2.50	90	2.82	1.91	72	0.26	1.66	58
Other debt securities	5.67	3.16	78	3.99	3.05	68	5.76	3.08	80	5.45	3.01	76	3.20	2.94	69
Mutual funds and equity securities	2.01	0.30	94	2.46	0.36	94	2.13	0.29	95	3.07	0.35	97	3.49	0.40	96
Debt securities 1 year or less	28.28	8.63	91	16.38	9.29	82	15.91	7.78	81	6.40	10.55	41	1.15	11.86	8
Debt securities 1 to 5 years	1.28	18.50	5	1.18	16.09	8	1.35	18.25	8	28.05	17.03	75	34.47	17.94	79
Debt securities over 5 years	68.32	70.45	38	79.89	72.48	54	80.49	71.11	64	62.35	69.86	34	60.89	66.02	36
Pledged securities	23.55	29.79	44	8.85	33.48	16	29.42	32.26	48	14.29	35.67	24	24.24	30.57	46
Structured notes, fair value	0	0.08	41	0	0.05	42	0	0.11	40	0	0.02	42	0	0.03	42
Percent Change from Prior Like Quarter															
Short-term investments	-27.52	-1.29	29	2,035.91	156.41	97	-46.02	27.98	3	867.64	183.32	93	-22	26.69	17
Investment securities	4.43	28.40	16	82.47	31.91	87	36.92	31.36	62	37.14	23.62	75	7.45	11.75	55
Core deposits	33.59	14.47	85	58.73	29.18	94	47.35	16.94	91	46.53	26.88	89	17.91	11.23	75
Noncore funding	148.10	-10.65	97	-21.23	-25.09	58	225.32	-14.79	98	-36	-12.18	22	-3.83	6.59	34

BHC Name _____ City/State _____

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			13,702,542	9,716,754	8,651,329
Commit: Secured commercial real estate loans	4,553,956	3,273,970	4,207,340	3,032,649	2,813,021
Commit: Unsecured real estate loans	382,000	264,811	299,929	326,089	99,771
Credit card lines (reported semiannually, June/Dec)			306,285	291,522	302,909
Securities underwriting	0	0	0	0	0
Standby letters of credit	193,552	144,648	196,597	177,960	153,743
Commercial and similar letters of credit	8,295	14,200	1,550	8,913	22,035
Securities lent	20,958	21,973	24,868	29,145	28,906
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	437,010,702	0	476,165,700	0	0
Written options contracts (interest rate)	2,419,557	0	3,033,154	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	562,557	1,689,372	1,386,897	1,693,390	865,884
Futures and forward foreign exchange	133,861	108,881	177,523	111,618	3,311
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)							24.48	22.78	61	26.65	22.01	72	32.25	23.52	80
Standby letters of credit	0.32	0.64	39	0.33	0.67	36	0.35	0.65	40	0.49	0.71	46	0.57	0.84	49
Commercial and similar letters of credit	0.01	0.02	67	0.03	0.02	77	0	0.02	51	0.02	0.02	74	0.08	0.02	88
Securities lent	0.03	0.08	87	0.05	0.11	84	0.04	0.10	84	0.08	0.18	82	0.11	0.40	80
Credit derivatives - notional amount (holding company as guarantor)	0	0.26	27	0	0.28	26	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.18	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.17	34	0	0.16	34	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	726.57	45.51	94	4.14	42.67	17	858.77	46.30	94	4.95	48.62	13	3.24	68.47	13
Interest rate contracts	726.35	33.09	94	3.89	30.32	17	858.46	32.46	95	4.64	34.36	17	3.23	47.31	14
Interest rate futures and forward contracts	721.42	4.02	99	0	4.59	13	850.56	3.25	99	0	6.21	12	0	10.67	11
Written options contracts (interest rate)	3.99	1.59	88	0	2	9	5.42	1.41	90	0	2.18	9	0	2.47	10
Purchased options contracts (interest rate)	0	1.35	22	0	1.45	22	0	1.31	23	0	1.46	22	0	2.65	22
Interest rate swaps	0.93	19.54	16	3.89	20.33	24	2.48	20.49	19	4.64	20.83	24	3.23	28.86	17
Foreign exchange contracts	0.22	6.48	68	0.25	6.19	67	0.32	6.30	69	0.31	6.01	65	0.01	10.12	47
Futures and forward foreign exchange contracts	0.22	3.96	71	0.25	3.83	69	0.32	3.78	70	0.31	3.47	68	0.01	5.23	49
Written options contracts (foreign exchange)	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							37.49	44.98	53	40.14	42.82	65	45.49	45.53	68

BHC Name

City/State

Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	440,126,677	1,798,253	480,763,274	1,805,008	869,195
Interest rate contracts	439,992,816	1,689,372	480,585,751	1,693,390	865,884
Foreign exchange contracts	133,861	108,881	177,523	111,618	3,311
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	437,144,563	108,881	476,343,223	111,618	3,311
Written options	2,419,557	0	3,033,154	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	2,419,557	0	3,033,154	0	0
Purchased options	0	0	0	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	0	0	0	0	0
Swaps	562,557	1,689,372	1,386,897	1,693,390	865,884
Held for trading	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	440,126,677	1,798,253	480,763,274	1,805,008	869,195
Interest rate contracts	439,992,816	1,689,372	480,585,751	1,693,390	865,884
Foreign exchange contracts	133,861	108,881	177,523	111,618	3,311
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	437,707,121	1,798,252	477,730,122	1,805,008	869,195
One year or less	426,780,563	108,881	471,804,223	111,618	153,311
Over 1 year to 5 years	10,467,016	1,024,716	5,456,102	1,024,846	23,083
Over 5 years	459,542	664,655	469,797	668,544	692,801
Gross negative fair value (absolute value)	112,919	58,602	93,339	87,500	55,562
Gross positive fair value	161,451	9,073	49,002	4,158	1,877
Held for trading	0	0	0	0	0
Non-traded	161,451	9,073	49,002	4,158	1,877
Current credit exposure on risk-based capital derivative contracts	23,805	3,419	9,458	3,534	1,847
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30–89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

BHC Name

City/State

Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	99.97	93.91	50	93.95	94.52	28	99.96	94.17	50	93.82	94.10	29	99.62	93.44	50
Foreign exchange contracts	0.03	3.18	53	6.05	3.16	81	0.04	3.47	52	6.18	3.49	82	0.38	3.20	55
Equity, commodity, and other contracts	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards															
Written options	99.32	10.22	99	6.05	12.82	50	99.08	11.16	99	6.18	14.05	47	0.38	13.49	16
Exchange-traded	0.55	6.03	26	0	8.11	7	0.63	6.28	21	0	8.18	6	0	5.91	6
Over-the-counter	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0.15	42
Purchased options	0.55	5.74	26	0	7.80	7	0.63	5.96	21	0	7.73	7	0	5.10	6
Exchange-traded	0	3.59	20	0	3.58	20	0	3.27	20	0	3.42	19	0	4.42	18
Over-the-counter	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0.28	39
Swaps	0	3.11	21	0	3.15	21	0	2.87	21	0	2.86	21	0	3.35	18
Held for trading	0.13	74.58	7	93.95	69.64	74	0.29	74.26	7	93.82	68.76	76	99.62	69.75	90
Interest rate contracts															
Interest rate contracts	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	44.16	18
Foreign exchange contracts	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	37.24	18
Equity, commodity, and other contracts	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts															
Equity, commodity, and other contracts	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded															
Non-traded	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	99.97	57.41	70	93.95	54.11	65	99.96	56.71	71	93.82	53.82	66	99.62	52.22	74
Foreign exchange contracts	0.03	0.37	68	6.05	0.45	93	0.04	0.40	68	6.18	0.46	93	0.38	0.34	78
Equity, commodity, and other contracts	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)															
Derivative contracts (excluding futures and forex 14 days or less)	99.45	92.63	59	100	90.92	71	99.37	92.53	65	100	91.48	75	100	93.86	75
One year or less	96.97	27.97	91	6.05	26.80	28	98.14	27.56	94	6.18	32.05	24	17.64	32.17	44
Over 1 year to 5 years	2.38	26.35	14	56.98	28.69	90	1.13	27.01	12	56.78	27.06	91	2.66	30.45	17
Over 5 years	0.10	29.53	12	36.96	30.03	56	0.10	29.89	11	37.04	29.56	58	79.71	28.09	92
Gross negative fair value (absolute value)	0.03	1.21	6	3.26	1.21	95	0.02	0.98	5	4.85	1.55	96	6.39	0.83	99
Gross positive fair value	0.04	1.52	5	0.50	1.70	6	0.01	1.34	2	0.23	2.23	4	0.22	1.19	6
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.02	0.06	55	0.02	0.05	42	0.02	0.04	60	0.03	0.07	48	0.02	0.06	56
Gross positive fair value (X)	0.03	0.06	61	0	0.07	12	0.01	0.05	27	0	0.09	7	0	0.07	10
Held for trading (X)	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.03	0.01	85	0	0.01	30	0.01	0.01	66	0	0.02	24	0	0.01	29
Current credit exposure (X)	0.01	0.04	29	0	0.05	16	0	0.04	22	0	0.06	16	0	0.05	14
Credit losses on derivative contracts	0	0	47	0	0	47	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	47	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.05	0.47	26	0.01	0.61	15	0.02	0.46	20	0.01	0.85	15	0.01	0.73	14

BHC Name _____ City/State _____

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATRR					
Beginning balance	252,589	278,954	278,954	167,797	152,717
Gross losses	2,622	2,144	11,614	20,358	9,122
Write-downs, transfers to loans held-for-sale	0	0	0	0	1,396
Recoveries	2,388	666	5,699	5,907	5,702
Net losses	234	1,478	5,915	14,451	3,420
Provision for loan and lease losses	5,300	-30,400	-20,450	106,480	18,500
Adjustments	0	0	0	19,128	0
Ending balance	257,655	247,076	252,589	278,954	167,797
Memo: Allocated transfer risk reserve (ATRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.04	0.04	60	-0.30	-0.11	20	-0.04	-0.09	59	0.34	0.51	28	0.07	0.15	31
Provision for loan and lease losses / Average loans and leases	0.05	0.06	57	-0.46	-0.20	23	-0.06	-0.16	61	0.44	0.82	24	0.10	0.24	29
Provision for loan and lease losses / Net loan and lease losses	2,264.96	49.50	93	-2,056.83	-168.35	5	-345.73	-105.48	19	736.83	487.86	79	540.94	130.58	96
Allowance for loan and lease losses / Total loans and leases not held for sale	0.63	1.20	11	0.86	1.49	14	0.65	1.23	12	1.03	1.58	16	0.80	0.83	47
Allowance for loan and lease losses / Total loans and leases	0.56	1.17	11	0.86	1.47	14	0.56	1.20	11	1.03	1.55	17	0.79	0.81	49
Allowance for loan and lease losses / Net loans and leases losses (X)	275.27	38.27	94	41.79	18.09	83	42.70	21.39	82	19.30	11.58	80	49.06	8.03	96
Allowance for loan and lease losses / Nonaccrual assets	260.78	355.27	46	205.45	291.29	38	308.69	364.13	55	228.76	299.17	48	301.07	218.72	80
ALLL / 90+ days past due + nonaccrual loans and leases	41.99	284.19	3	217.90	246.27	51	42.72	287.08	4	242.41	244.34	60	301.07	151.73	88
Gross loan and lease losses / Average loans and leases	0.02	0.17	20	0.03	0.24	14	0.03	0.19	11	0.08	0.34	13	0.05	0.28	11
Recoveries / Average loans and leases	0.02	0.07	21	0.01	0.08	10	0.02	0.08	11	0.02	0.07	20	0.03	0.08	25
Net losses / Average loans and leases	0	0.09	24	0.02	0.16	23	0.02	0.11	21	0.06	0.27	19	0.02	0.21	11
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	46	0	0	44	0	0	43	0	0	44	0.01	0	87
Recoveries / Prior year-end losses	20.56	10.98	87	3.27	7.39	25	27.99	34.67	49	64.76	33.98	87	34.73	36.22	57
Earnings coverage of net loan and lease losses (X)	1,297.17	38.54	96	138.03	25.70	92	186.40	39.72	92	50.45	22.91	87	182.08	24.40	93

Net Loan and Lease Losses By Type

Real estate loans	0	-0.01	60	0.05	0.03	74	0	0.02	31	0	0.04	27	0	0.01	28
Real estate loans secured by 1-4 family	0	-0.02	64	0	-0.01	58	0	-0.02	60	0	0.01	35	0.01	0.01	57
Revolving	-0.01	-0.08	51	0	-0.03	61	-0.08	-0.07	28	-0.04	0.01	21	-0.04	0.02	16
Closed-end	0	-0.02	62	0	-0.01	63	0	-0.01	60	0	0	48	0.01	0	66
Commercial real estate loans	0	0	50	0.07	0.05	74	0	0.04	22	0	0.07	26	-0.01	0.01	17
Construction and land development	0	-0.02	48	0	0	37	0	0	47	0	0	43	0	-0.01	76
1-4 family	0	0	58	0	0	58	0	0	57	0	0	59	0	0	55
Other	0	-0.01	43	0	0	32	0	0	43	0	0	35	0	-0.01	78
Multifamily	0	0	57	0	0	54	0	0.01	48	0	0	58	0	0	56
Nonfarm nonresidential	0	0.01	48	0.10	0.07	77	0	0.05	18	0.01	0.11	25	-0.01	0.02	14
Owner-occupied	0	0	45	0	0.01	30	0	0.01	26	0	0.02	38	-0.01	0.01	10
Other	0	0	54	0.10	0.06	78	0	0.04	22	0.01	0.08	36	0	0.01	23
Real estate loans secured by farmland	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	48
Commercial and industrial loans	-0.03	0.11	22	-0.02	0.20	15	0.04	0.17	30	0.19	0.47	30	0.07	0.37	16
Loans to individuals		0.70			1.06		0.02	0.71	3		1.13		0.93	1.17	50
Credit card loans		1.88			2.41			1.84			2.92			3.11	
Agricultural loans	0	0	54	0	0.02	50	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions		0			0			0			0			0	
Other loans and leases	0.06	0.16	59	0	0.09	37	0.03	0.10	52	0	0.15	14	0	0.15	13

BHC Name _____ City/State _____

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30+ Days Past Due and Nonaccrual Assets					
30-89 days past due loans and leases	157,693	7,260	143,805	11,177	14,478
90+ days past due loans and leases	523,040	0	519,019	0	0
Nonaccrual loans and leases	90,539	113,388	72,197	115,074	55,733
Total past due and nonaccrual loans and leases	771,272	120,648	735,021	126,251	70,211
Restructured 30-89 days past due	0	0	0	0	0
Restructured 90+ days past due	0	0	0	0	0
Restructured nonaccrual	19,341	27,402	17,805	28,380	10,597
Total restructured loans and leases	19,341	27,402	17,805	28,380	10,597
30-89 days past due loans held for sale	100,060	0	91,265	0	0
90+ days past due loans held for sale	517,238	0	517,521	0	0
Nonaccrual loans held for sale	0	0	0	0	0
Total past due and nonaccrual loans held for sale	617,298	0	608,786	0	0
Restructured loans and leases in compliance	22,314	44,412	23,157	43,755	34,308
Other real estate owned	11,681	4,163	11,681	1,436	13,850
Other Assets					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0
Nonaccrual	8,264	6,870	9,630	6,870	0
Total other assets past due and nonaccrual	8,264	6,870	9,630	6,870	0

	BHC	Peer # 1	Pct												
Percent of Loans and Leases															
30-89 days past due loans and leases	0.34	0.32	65	0.03	0.33	5	0.32	0.32	61	0.04	0.39	3	0.07	0.43	6
90+ days past due loans and leases	1.14	0.10	96	0	0.11	8	1.16	0.10	96	0	0.12	9	0	0.15	8
Nonaccrual loans and leases	0.20	0.44	18	0.39	0.65	28	0.16	0.46	15	0.43	0.66	33	0.26	0.51	20
90+ days past due and nonaccrual loans and leases	1.34	0.59	91	0.39	0.82	20	1.32	0.62	89	0.43	0.85	23	0.26	0.71	12
30-89 days past due restructured	0	0.01	17	0	0.01	20	0	0.01	21	0	0.01	16	0	0.01	13
90+ days past due restructured	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0.01	29
Nonaccrual restructured	0.04	0.10	40	0.10	0.13	50	0.04	0.10	32	0.10	0.13	50	0.05	0.14	32
30-89 days past due loans held for sale	0.22	0	97	0	0	41	0.20	0	97	0	0	38	0	0	38
90+ days past due loans held for sale	1.13	0	99	0	0	42	1.16	0	99	0	0	41	0	0	42
Nonaccrual loans held for sale	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	40
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30-89 days past due assets	0.34	0.32	65	0.03	0.33	5	0.32	0.32	61	0.04	0.40	3	0.07	0.43	6
90+ days past due assets	1.14	0.10	96	0	0.11	8	1.16	0.10	96	0	0.12	8	0	0.15	6
Nonaccrual assets	0.22	0.45	20	0.42	0.66	32	0.18	0.47	15	0.45	0.67	37	0.26	0.53	20
30+ days past due and nonaccrual assets	1.70	0.94	86	0.44	1.18	9	1.66	0.97	83	0.49	1.29	10	0.33	1.19	6
Percent of Total Assets															
90+ days past due and nonaccrual assets	1.03	0.35	92	0.28	0.50	29	1.07	0.36	93	0.33	0.52	34	0.21	0.44	18
90+ days past due and nonaccrual assets + other real estate owned	1.05	0.36	92	0.29	0.53	28	1.09	0.37	93	0.34	0.55	32	0.26	0.48	22
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.21	0.41	24	0.37	0.58	33	0.19	0.41	20	0.44	0.60	34	0.39	0.53	34
Allowance for loan and lease losses	48.33	62.77	44	65.55	69.27	52	42.38	62.64	35	57.45	66.66	44	61.91	115.41	25
Equity capital + allowance for loan and lease losses	2.36	3.67	36	4.09	5.03	44	2.05	3.60	27	4.34	4.97	44	3.26	4.28	40
Tier 1 capital + allowance for loan and lease losses	2.53	4.23	31	4.30	5.96	37	2.28	4.30	25	4.66	6.05	38	3.53	5.65	29
Loans and leases + other real estate owned	0.27	0.69	16	0.56	0.97	29	0.24	0.71	12	0.59	0.97	27	0.49	0.85	24

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name

City/State

Past Due and Nonaccrual Loans and Leases

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type															
Real estate															
30–89 days past due	0.53	0.26	86	0.05	0.31	11	0.55	0.26	84	0.08	0.39	14	0.13	0.38	16
90+ days past due	1.88	0.13	97	0	0.13	15	1.99	0.12	96	0	0.16	14	0	0.16	13
Nonaccrual	0.22	0.51	25	0.62	0.76	50	0.16	0.52	19	0.68	0.76	53	0.28	0.46	36
Commercial and industrial															
30–89 days past due	0.06	0.26	18	0	0.22	6	0	0.24	6	0.01	0.23	6	0	0.31	7
90+ days past due	0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.05	14
Nonaccrual	0.27	0.53	35	0.30	0.69	27	0.26	0.57	31	0.34	0.75	27	0.46	0.83	33
Individuals															
30–89 days past due	0	0.67	4	0	0.53	5	0	0.63	6	0.77	0.83	53	0	0.83	5
90+ days past due	0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.17	16
Nonaccrual	0	0.16	11	1.44	0.22	94	0.60	0.17	89	1.29	0.28	91	0	0.17	11
Depository institution loans															
30–89 days past due		0			0.01			0.01			0			0	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.01			0			0			0			0	
Agricultural															
30–89 days past due	0	0.16	31	0	0.17	31	0	0.07	30	0	0.17	28	0	0.24	26
90+ days past due	0	0	42	0	0	44	0	0	42	0	0	44	0	0	42
Nonaccrual	0	0.71	26	0	0.44	25	0	0.70	27	0	0.49	24	0	0.67	22
Foreign governments															
30–89 days past due		0			0.03			0.50			0			0.07	
90+ days past due		0			0			0			0			0	
Nonaccrual		0.23			0.04			0.15			0.09			0.03	
Other loans and leases															
30–89 days past due	0.05	0.13	56	0	0.13	16	0	0.12	16	0	0.18	15	0	0.20	14
90+ days past due	0	0.01	68	0	0.01	34	0	0.01	34	0	0.01	33	0	0.01	30
Nonaccrual	0	0.08	45	0.10	0.15	63	0.02	0.09	53	0.07	0.15	56	0	0.13	15

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer #	Pct												
Memoranda																
1-4 family	30-89 days past due	0.87	0.44	84	0.20	0.47	25	0.96	0.46	86	0.43	0.65	40	0.42	0.67	34
	90+ days past due	3.25	0.25	94	0	0.28	18	3.48	0.24	95	0	0.33	16	0	0.31	14
	Nonaccrual	0.14	0.68	11	0.29	0.88	16	0.10	0.71	8	0.47	0.89	28	0.26	0.73	15
Revolving	30-89 days past due	0.06	0.27	23	0	0.31	6	0	0.28	9	0	0.48	5	0.15	0.45	19
	90+ days past due	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.05	24
	Nonaccrual	0	1.02	5	0	1.31	4	0	1.18	6	0.01	1.13	11	0.67	1	51
Closed-end	30-89 days past due	0.90	0.46	84	0.23	0.48	32	0.99	0.49	85	0.49	0.65	48	0.44	0.70	38
	90+ days past due	3.36	0.28	94	0	0.31	20	3.58	0.26	94	0	0.38	17	0	0.35	16
	Nonaccrual	0.14	0.66	12	0.32	0.85	20	0.10	0.67	9	0.53	0.87	36	0.22	0.70	15
Junior lien	30-89 days past due	0	0.01	12	0	0.01	9	0	0.01	11	0	0.02	10	0	0.02	9
	90+ days past due	0	0	36	0	0	35	0	0	36	0	0	32	0	0	29
	Nonaccrual	0	0.03	9	0	0.05	6	0	0.03	8	0	0.04	6	0.02	0.04	39
Commercial real estate	30-89 days past due	0.06	0.16	35	0.01	0.22	9	0	0.15	3	0	0.26	4	0.06	0.18	29
	90+ days past due	0	0.01	30	0	0.02	24	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	0.32	0.37	54	0.72	0.62	61	0.24	0.38	47	0.73	0.62	64	0.28	0.23	67
Construction and development	30-89 days past due	0.06	0.19	54	0	0.22	15	0	0.17	17	0	0.28	11	0	0.28	12
	90+ days past due	0	0	38	0	0.01	35	0	0.01	38	0	0.01	35	0	0.02	33
	Nonaccrual	0.10	0.17	58	0	0.50	11	0.03	0.20	40	0.08	0.41	42	0.11	0.20	55
1-4 family	30-89 days past due	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.06	25
	90+ days past due	0	0	47	0	0	44	0	0	44	0	0	42	0	0	41
	Nonaccrual	0.07	0.02	87	0	0.02	29	0	0.01	32	0	0.03	27	0	0.02	30
Other	30-89 days past due	0.06	0.14	65	0	0.16	17	0	0.13	21	0	0.22	13	0	0.20	15
	90+ days past due	0	0	39	0	0	38	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0.03	0.14	48	0	0.43	11	0.03	0.16	52	0.08	0.35	49	0.11	0.17	63
Multifamily	30-89 days past due	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.08	19
	90+ days past due	0	0	46	0	0	45	0	0	46	0	0	45	0	0	41
	Nonaccrual	0	0.12	25	0	0.13	19	0.25	0.17	75	0	0.11	20	0	0.05	21
Nonfarm non-residential	30-89 days past due	0.06	0.13	39	0.01	0.20	16	0	0.13	6	0	0.23	6	0.07	0.14	35
	90+ days past due	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.03	22
	Nonaccrual	0.42	0.45	55	1.02	0.78	66	0.32	0.45	50	0.97	0.80	63	0.34	0.28	66
Owner Occupied	30-89 days past due	0	0.04	10	0	0.06	10	0	0.04	10	0	0.07	8	0.01	0.07	19
	90+ days past due	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.13	0.17	45	0.44	0.32	75	0.16	0.17	52	0.47	0.27	75	0.06	0.16	30
Other	30-89 days past due	0.06	0.08	64	0.01	0.12	28	0	0.08	14	0	0.14	11	0.07	0.07	60
	90+ days past due	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	0.29	0.24	66	0.57	0.40	67	0.16	0.23	49	0.50	0.44	61	0.27	0.10	85
Farmland	30-89 days past due	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.23	23
	90+ days past due	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	0.84	19
Credit card	30-89 days past due		0.87			0.75			0.81			0.95			1.19	
	90+ days past due		0.45			0.56			0.45			0.63			0.78	
	Nonaccrual		0.12			0.10			0.10			0.05			0.11	

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name _____ City/State _____

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Common Equity Tier 1 Capital					
Common stock plus related surplus	1,979,662	1,524,195	1,879,403	1,319,798	1,311,423
Retained earnings	3,007,985	2,212,474	2,820,292	2,053,832	1,680,317
Accumulated other comprehensive income (AOCI)	-235,071	19,925	15,729	92,257	25,008
Common equity tier 1 minority interest	0	0	0	0	0
Common equity tier 1 capital before adjustments/deductions	4,752,576	3,756,594	4,715,424	3,465,887	3,016,748
Common Equity Tier 1 Capital: Adjustments/Deductions					
Less: Goodwill, intangible assets, and deferred tax assets	695,712	299,299	631,340	296,913	297,850
Accumulated other comprehensive income-related adjustments	-236,586	19,737	16,417	91,788	21,379
Other deductions from common equity tier 1 capital	1,515	188	-688	469	3,629
Subtotal:	4,291,935	3,437,370	4,068,355	3,076,717	2,693,890
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0
Common equity tier 1 capital	4,291,935	3,437,370	4,068,355	3,076,717	2,693,890
Additional Tier 1 Capital					
Additional tier 1 capital instruments and related surplus	375,979	81,500	375,970	81,500	81,500
Non-qualifying capital instruments	0	0	0	0	0
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0
Additional tier 1 capital before deductions	375,979	81,500	375,970	81,500	81,500
Less: Additional tier 1 capital deductions	0	0	0	0	0
Additional tier 1 capital	375,979	81,500	375,970	81,500	81,500
Tier 1 Capital	4,667,914	3,518,870	4,444,325	3,158,217	2,775,390
Tier 2 Capital					
Tier 2 capital instruments and related surplus	592,515	167,027	592,312	172,647	305,732
Non-qualifying capital instruments	0	0	0	0	0
Total capital minority interest not included in tier 1 capital	222,962	282,318	222,801	282,157	0
Allowance for loan and lease losses in tier 2 capital	262,283	233,303	239,545	258,992	176,752
Exited advanced approach eligible credit reserves					
Unrealized gains on AFS preferred stock classified as equity					
Tier 2 capital before deductions	1,077,760	682,648	1,054,658	713,796	482,484
Exited advanced approach tier 2 capital before deductions					
Less: Tier 2 capital deductions	0	0	0	0	0
Tier 2 capital	1,077,760	682,648	1,054,658	713,796	482,484
Exited advanced approach tier 2 capital					
Total capital	5,745,674	4,201,518	5,498,983	3,872,013	3,257,874
Exited advanced approach total capital					
Total Assets for Capital Ratios					
Average total consolidated assets, adjusted	59,382,733	40,371,628	57,603,934	34,645,901	26,408,103
Less: Deductions from common equity tier 1 capital	695,712	299,299	631,340	296,912	297,848
Less: Other deductions	-333	-322	-330	-319	-20
Total assets for leverage ratio	58,687,354	40,072,651	56,972,924	34,349,308	26,110,275
Total risk-weighted assets	47,772,066	33,326,091	44,696,996	31,015,354	25,390,142
Exited advanced approach total RWA					

Capital Ratios	BHC	Peer # 1	Pct												
Common equity tier 1 capital, column A	8.98	12.18	5	10.31	12.54	15	9.10	12.37	6	9.92	12.35	11	10.61	12.11	27
Common equity tier 1 capital, column B	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	9.77	12.88	4	10.56	13.31	4	9.94	13.11	4	10.18	13.08	3	10.93	12.78	23
Tier 1 capital, column B	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	12.03	14.72	3	12.61	15.37	5	12.30	14.91	7	12.48	15.23	6	12.83	14.36	26
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	7.95	9.06	19	8.78	9.15	40	7.80	8.98	21	9.19	9.13	52	10.63	9.76	75
Supplementary leverage ratio, advanced approaches HCs		6.62			7.94			6.71			8.72			7.41	

BHC Name

City/State

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Insurance Activities							
Total insurance underwriting assets	0	0	0	0	0		
Total property and casualty assets	0	0	0	0	0		
Reinsurance recoverables (P/C)							
Total life and health assets	0	0	0	0	0		
Reinsurance recoverables (L/H)							
Separate account assets (L/H)	0	0	0	0	0		
<hr/>							
Total insurance underwriting equity	0	0	0	0	0		
Total property and casualty equity	0	0	0	0	0		
Total life and health equity	0	0	0	0	0		
Total insurance underwriting net income	0	0	0	0	0		
Total property and casualty	0	0	0	0	0		
Total life and health	0	0	0	0	0		
<hr/>							
Claims and claims adjusted expense reserves (P/C)	0	0	0	0	0		
Unearned premiums (P/C)	0	0	0	0	0		
Policyholder benefit and contractholder funds (L/H)	0	0	0	0	0		
Separate account liabilities (L/H)	0	0	0	0	0		
Insurance activities revenue	0	0	0	0	0		
Other insurance activities income	0	0	0	0	0		
Insurance and reinsurance underwriting income	0	0	0	0	0		
Premiums	0	0	0	0	0		
Credit related insurance underwriting	0	0	0	0	0		
Other insurance underwriting	0	0	0	0	0		
Insurance benefits, losses, expenses	0	0	0	0	0		
Net assets of insurance underwriting subsidiaries	0	0	0	0	0		
Life insurance assets	178,875	177,267	180,163	176,286	174,046	0.91	8.11

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Analysis Ratios															
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37
Insurance underwriting assets (P/C) / Total insurance underwriting assets	50.48			54.39			53.11			53.67			51.47		
Insurance underwriting assets (L/H) / Total insurance underwriting assets	49.52			45.61			46.89			46.33			48.53		
Separate account assets (L/H) / Total life assets	11.64			12.21			13.40			11.24			7.26		
<hr/>															
Insurance activities revenue / Adjusted operating income	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.47	11
Premium income / Insurance activities revenue	3.33			2.23			2.76			2.84			7.32		
Credit related premium income / Total premium income	37.50			33.33			32.99			38.23			34.91		
Other premium income / Total premium income	62.50			66.67			67.01			61.77			65.09		
<hr/>															
Insurance underwriting net income / Consolidated net income	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0.08	39
Insurance net income (P/C) / Equity (P/C)	25.60			22.15			23.22			15.59			19.86		
Insurance net income (L/H) / Equity (L/H)	150.40			3.56			4.49			3.62			5.13		
Insurance benefits, losses, expenses / Insurance premiums	2,703.20			1,367.96			927.51			447.82			233.61		
<hr/>															
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15		
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15		
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	3.63	12.22	18	4.71	11	25	3.84	12	19	5.13	11.03	27	5.91	11.51	30
<hr/>															
Broker-Dealer Activities															
Net assets of broker-dealer subsidiaries (\$000)			0			0			0			0			0
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	1.39	34

BHC Name

City/State

Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	251,191	243,251	219,065	440,055	309,743
Real estate loans	21,195	41,386	16,576	163,285	168,958
Commercial and industrial loans	229,996	201,865	202,489	276,770	140,785
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans	0	0	0	0	0
Other foreign loans	0	0	0	0	0
Lease financing receivables	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	251,191	243,251	219,065	440,055	309,743
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans	0	0.70	33	0	0.69	33	0	0.66	33	0	0.87	31	0	1.25	31
Cost: Interest-bearing deposits		0.14			0.13			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.72			0.37			0.20			5.18			27.03	
Commercial and industrial loans		1.62			1.94			0.79			0.64			0.29	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases	3.26	10.28	51	-25.67	-6.17	21	-50.22	6.83	6	42.07	-2.40	89	27.01	22.48	76
Total selected assets	3.26	17.19	55	-25.67	-2.56	22	-50.22	9.48	5	42.07	2.04	86	27.01	12.40	80
Deposits		-5.48			2.95			0.73			3.46			10.36	

BHC Name _____ City/State _____

Servicing, Securitization and Asset Sale Activities—Part 1

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Activity							
Securitization activities	4,916,815	0	4,378,838	0	0		
1-4 family residential loans	4,916,815	0	4,378,838	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Retained credit exposure	0	0	0	0	0		
1-4 family residential loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance)	0	0	0	0	0		
Seller's interest carried as securities and loans	0	0	0	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
Asset-backed commercial paper conduits	0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures ..	0	0	0	0	0		
Liquidity commitments provided to conduit structures	0	0	0	0	0		

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Activity as a Percent of Total Assets					
Securitization activities	8.12	0	7.82	0	0
1-4 family residential loans	8.12	0	7.82	0	0
Home equity lines	0	0	0	0	0
Credit card receivables	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and Industrial loans	0	0	0	0	0
All other loans and leases	0	0	0	0	0
Asset-backed commercial paper conduits	0	0	0	0	0
Credit exposure from credit enhancements provided to conduit structures ..	0	0	0	0	0
Liquidity commitments provided to conduit structures	0	0	0	0	0
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)					
1-4 family residential loans	40.32		38.44		
Home equity lines	0.97		0.87		
Credit card receivables	0		0		
Auto loans and other consumer loans	0.01		0.01		
Commercial and industrial loans	21.67		22.13		
All other loans and leases	37.03		38.55		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Percent of Total Securitization Activities by Type					
Retained credit exposure	0		0		
1-4 family residential loans	0		0		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Unused commitments to provide liquidity (servicer advance)	0		0		
Seller's interest carried as securities and loans	0		0		
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	4.54	0	23.79	0	0

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
30-89 Days Past Due Securitized Assets							
1-4 family residential loans	77,148	0	79,199	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 30-89 days past due securitized assets	77,148	0	79,199	0	0		
90+ Days Past Due Securitized Assets							
1-4 family residential loans	2,874	0	2,899	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total 90+ days past due securitized assets	2,874	0	2,899	0	0		
Total past due securitized assets	80,022	0	82,098	0	0		
Net Losses on Securitized Assets							
1-4 family residential loans	302	0	221	0	0		
Home equity lines	0	0	0	0	0		
Credit card receivables	0	0	0	0	0		
Auto loans	0	0	0	0	0		
Commercial and industrial loans	0	0	0	0	0		
All other loans and leases	0	0	0	0	0		
Total net losses on securitized assets	302	0	221	0	0		

BHC Name

City/State

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	1.57		1.81		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	1.57		1.81		
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.06		0.07		
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0.06		0.07		
Total past due securitized assets percent of securitized assets	1.63		1.87		
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0.02		0.01		
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0.02		0.01		
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	1.06		1.18		
Home equity lines	0.06		0		
Credit card receivables					
Commercial and industrial loans	0.06		0		
All other loans and leases	0.06		0		
Total managed loans past due 30–89 days	0.46		0.45		
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	2.57		2.77		
Home equity lines	0		0		
Credit card receivables					
Commercial and industrial loans	0		0		
All other loans and leases	0		0		
Total managed loans past due 90+ days	1.03		1.06		
Total Past Due Managed Assets					
	1.50		1.52		
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.01		0		
Home equity lines	-0.01		-0.08		
Credit card receivables					
Commercial and industrial loans	-0.03		0.04		
All other loans and leases	0.02		0.01		
Net Losses on Managed Assets Percent of Total Managed Assets					
	0		0.01		

BHC Name _____

City/State _____

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	15,000	50,000	160,000	130,000	-100.00	-100.00
Dividends	0	15,000	50,000	160,000	130,000	-100.00	-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	0	0	0	0	4,000		-100.00
Dividends	0	0	0	0	4,000		-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Income from subsidiary holding companies							
Dividends							
Interest							
Management and service fees							
Other income							
Total income from subsidiaries	0	15,000	50,000	160,000	134,000	-100.00	-100.00
Securities gains (losses)	-1	56	-93	0	0		
Other operating income	3,290	6,419	16,566	7,504	5,455	-48.75	254.91
Total operating income	3,289	21,475	66,473	167,504	139,455	-84.68	-89.34
Operating Expenses							
Personnel expenses	0	0	0	0	0		
Interest expense	4,703	1,569	16,721	7,667	10,283	199.75	142.17
Other expenses	6,975	6,713	34,605	22,670	23,814	3.90	27.98
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	11,678	8,282	51,326	30,337	34,097	41.00	57.98
Income (loss) before taxes	-8,260	13,203	15,279	137,479	107,833		
Applicable income taxes (credit)	-1,451	-36	-7,354	-4,505	-5,628		
Extraordinary items							
Income before undistributed income of subsidiaries	-6,809	13,239	22,633	141,984	113,461		
Equity in undistributed income of subsidiaries	246,951	179,240	876,557	364,657	385,710	37.78	417.68
Bank subsidiaries	247,024	178,687	859,865	364,450	391,974	38.24	333.44
Nonbank subsidiaries	-73	553	16,692	207	-6,264		
Subsidiary holding companies	0	0	0	0	0		
Net income (loss)	240,142	192,479	899,190	506,641	499,171	24.76	227.36
Memoranda							
Bank net income	247,024	193,687	909,865	524,450	521,974	27.54	220.84
Nonbank net income	-73	553	16,692	207	-2,264		
Subsidiary holding companys' net income	0	0	0	0	0		

BHC Name

City/State

RSSD Number

FR Dist.

Peer #

Parent Company Balance Sheet

Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
									1-Year	5-Year
Assets										
Investment in bank subsidiaries	5,522,692	96.90	3,806,532	95.82	5,436,746	96.33	3,497,462	3,066,577	45.08	166.17
Common and preferred stock	5,519,195	96.83	3,803,432	95.75	5,433,646	96.28	3,493,480	3,063,470	45.11	166.21
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	3,497	0.06	3,100	0.08	3,100	0.05	3,982	3,107	12.81	108.78
Investment in nonbank subsidiaries	66,489	1.17	50,425	1.27	66,562	1.18	49,872	52,337	31.86	80.43
Common and preferred stock	66,489	1.17	50,425	1.27	66,562	1.18	49,872	52,337	31.86	80.43
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries										
Net loans and leases	0	0	0	0	0	0	0	0		
Securities	41,875	0.73	65,401	1.65	42,002	0.74	54,925	59,890	-35.97	-12.75
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	22,785	0.40	33,101	0.83	78,971	1.40	55,397	75,815	-31.17	-11.36
Cash and due from unrelated depository institution	69	0	70	0	69	0	70	70	-1.43	81.58
Premises, furnishings, fixtures and equipment	0	0	0	0	0	0	0	0		
Intangible assets	0	0	0	0	0	0	0	0		
Other assets	45,747	0.80	16,900	0.43	19,363	0.34	14,084	19,381	170.69	60.41
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0		
Total assets	5,699,657	100.00	3,972,429	100.00	5,643,713	100.00	3,671,810	3,274,070	43.48	157.44
Liabilities and Capital										
Deposits	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	592,515	10.40	167,027	4.20	592,312	10.50	172,647	167,634	254.74	285.29
Other liabilities	17,427	0.31	12,284	0.31	7,509	0.13	6,445	14,557	41.87	-34.81
Balance due to subsidiaries and related institutions	78,091	1.37	80,354	2.02	81,239	1.44	79,224	75,131	-2.82	21.08
Total liabilities	688,033	12.07	259,665	6.54	681,060	12.07	258,316	257,322	164.97	180.82
Equity Capital	5,011,624	87.93	3,712,764	93.46	4,962,653	87.93	3,413,494	3,016,748	34.98	154.53
Perpetual preferred stock (income surplus)	294,479	5.17	0	0	294,470	5.22	0	0		
Common stock	11	0	10	0	10	0	10	10	10.00	10.00
Common surplus	2,083,781	36.56	1,608,201	40.48	1,966,173	34.84	1,390,923	1,374,141	29.57	48.11
Retained earnings	2,972,554	52.15	2,168,644	54.59	2,773,051	49.14	2,001,439	1,680,317	37.07	398.92
Accumulated other comprehensive income	-235,071	-4.12	19,925	0.50	15,729	0.28	92,257	25,008		
Other equity capital components	-104,130	-1.83	-84,016	-2.11	-86,780	-1.54	-71,135	-62,728		
Total liabilities and equity capital	5,699,657	100.00	3,972,429	100.00	5,643,713	100.00	3,671,810	3,274,070	43.48	157.44
Memoranda										
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	77,866	1.37	79,317	2	80,711	1.43	78,868	74,366	-1.83	21.24
Notes payable to subsidiaries that issued TPS	81,500	1.43	81,500	2.05	81,500	1.44	81,500	81,500	0.00	0.00
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	225	0	1,037	0.03	528	0.01	357	0	-78.30	
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0		

BHC Name _____ City/State _____

Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Profitability															
Net income / Average equity capital.....	19.25	9.94	94	21.84	12.54	93	22.31	11.94	96	16.08	7.29	94	17.63	9.68	95
Bank net income / Average equity investment in banks.....	18.04	10.44	90	21.23	12.55	91	20.47	11.80	93	16.34	7.45	94	18.43	10.51	91
Nonbank net income / Average equity investment in nonbanks.....	-0.44	11.36	14	4.41	12.53	39	27.71	13.12	79	0.41	9.75	22	-3.96	7.89	9
Subsidiary HCs net income / Average equity investment in sub HCs.....		8.34			11.69			10.11			7.01			8.55	
Bank net income / Parent net income.....	102.87	97.54	56	100.63	95.97	42	101.19	96.79	48	103.52	88.16	55	104.57	82.22	64
Nonbank net income / Parent net income.....		3.43		0.29	2.83	43	1.86	3.40	63	0.04	3.59	32		5.93	
Subsidiary holding companies' net income / Parent net income.....		80.23			65.70			65.35			68.34			74	
Leverage															
Total liabilities / Equity capital.....	13.73	16.87	52	6.99	17.74	27	13.72	16.81	54	7.57	20.06	27	8.53	20.43	36
Total debt / Equity capital.....	11.82	11.65	60	4.50	11.90	34	11.94	11.71	66	5.06	14.41	34	5.56	14.31	44
Total debt + notes payable to subs that issued TPS / Equity capital.....	13.45	13.71	58	6.69	14.30	30	13.58	13.63	59	7.45	16.67	29	8.26	16.36	44
Total debt + Loans guaranteed for affiliate / Equity capital.....	11.82	11.72	60	4.50	12.02	34	11.94	11.77	65	5.06	14.68	33	5.56	14.56	43
Total debt / Equity capital – excess over fair value.....	11.82	11.75	60	4.50	12	34	11.94	11.81	66	5.06	14.52	34	5.56	14.51	44
Long-term debt / Equity capital.....	11.82	11.08	61	4.50	11.33	34	11.94	10.95	67	5.06	13.56	35	5.56	13.04	45
Short-term debt / Equity capital.....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital.....	0	0.08	85	0.03	0.04	85	0.01	0.06	83	0.01	0.06	84	0	0.05	40
Excess cost over fair value / Equity capital.....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt.....	35.77	40.81	41	30.72	35.48	44	35.45	39.86	40	31.47	34.67	44	42.59	28.44	63
Double Leverage															
Equity investment in subs / Equity capital.....	111.45	103.47	81	103.80	102.85	57	110.83	103.22	84	103.80	102.81	58	103.28	103.22	54
Total investment in subs / Equity capital.....	111.52	108.45	73	103.88	108.21	50	110.89	108.40	75	103.92	110.16	44	103.39	111.07	39
Equity investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1.....															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X).....	0.60	0.38	67	0.18	0.22	52	0.60	0.29	74	0.26	0.47	46	0.20	0.36	47
Equity investment in subs – equity cap / Net income-div (X).....	0.72	1.31	40	0.21	0.74	20	0.70	1.05	51	0.32	1.82	13	0.22	1.22	17
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends.....	11.04	129.62	10	67.47	111.20	30	42.84	152.85	8	132.93	136.59	57	173.18	177.68	56
Cash from ops + noncash items + op expense / Op expense + dividend.....	12.68	125.04	15	68.68	98.58	35	44.82	154.48	10	139.24	147.24	56	187.65	190.27	54
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends.....	-5.42	98.29	12	36.92	85.35	30	107.46	98.54	63	86.68	134.08	19	56.71	116.34	11
Pretax operating income + interest expense / Interest expense.....	-75.63	2,251.18	16	941.49	1,142.88	57	191.38	1,835.33	11	1,893.13	2,016.32	72	1,148.65	1,968.54	44
Pretax op inc + interest expense + trust pref / Interest expense + trust pref.....	-55.50	1,728.15	14	708.99	1,357.31	48	179.99	1,770.77	9	1,394.89	1,539.23	67	841.32	1,632.83	36
Dividends + interest from subsidiaries / Interest expense + dividends.....	0	145.40	4	55.88	117.86	26	34.65	174.12	9	146.92	150.43	57	217.49	210.80	60
Fees + other income from subsidiaries / Salary + other expenses.....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	16.52	30
Net income / Current part of long-term debt + preferred dividends (X).....	70.36	20.52	94	185.61	33.13	93	224.85	47.61	90	1,419.16	35.64	96		57.11	
Other Ratios															
Net assets that reprice within 1 year / Total assets.....	0.82	3.42	40	0.94	3.97	37	1.59	3.44	48	2.27	3.85	48	2.69	2.64	59
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due.....		0.24			0.05			0.17			0.10			0.04	
Nonaccrual.....		0.75			1.22			0.92			1.03			0.54	
Total.....		1			1.27			1.09			1.13			0.58	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total.....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries.....	0.50	1.70	72	0.69	1.80	76	0.57	1.76	74	0.87	2.66	75	0.80	5.62	68
Combined thrift assets (reported only by bank holding companies).....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets.....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

BHC Name

City/State

Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		64.91		190.91	74.87	93	563.68	66.37	98	71.30	81.10	52	45.24	57.84	44
Dividends declared / Net income	16.92	33.46	24	13.13	23.13	28	14.19	28.27	22	19.98	42.29	20	10.28	33.08	13
Net income – dividends / Average equity.....	16	6.76	95	18.97	9.52	93	19.14	8.62	94	12.86	4.14	93	15.82	6.46	96
Percent of Dividends Paid															
Dividends from bank subsidiaries	0	124.34	14	59.35	101.14	36	39.19	155.92	18	158.04	132.17	63	253.26	178.13	74
Dividends from nonbank subsidiaries	0	1.65	31	0	3.28	30	0	4.90	22	0	3.41	23	7.79	7.53	75
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	0	153.16	7	59.35	128.99	28	39.19	203.53	8	158.04	174.85	55	261.06	260.40	67
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	0	43.39	14	7.74	30.63	34	5.50	45.96	14	30.51	60.28	25	24.91	66.55	16
Interest income from bank subsidiaries.....	0	0.15	27	0	0.12	24	0	0.11	24	0	0.36	20	0	0.54	18
Management and service fees from bank subsidiaries	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries	0	49.34	9	7.74	33.49	28	5.50	51.33	12	30.51	62.88	22	24.91	69.36	15
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		31.46		0	47.24	21	0	62.63	8	0	56.39	15		82.95	
Interest income from nonbank subsidiaries.....		2.20		0	2.80	33	0	2.44	31	0	7.38	32		20.25	
Management and service fees from nonbank subsidiaries		0.46		0	0.53	40	0	0.37	40	0	0.86	39		1.92	
Other income from nonbank subsidiaries.....		0.06		0	0.09	45	0	0.07	45	0	0.16	46		1.06	
Operating income from nonbank subsidiaries		39.06		0	69.48	11	0	87.22	3	0	79.84	8		150.41	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51			61.23	
Interest income from subsidiary holding companies.....		11.88			6.44			5.26			8.40			6.54	
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44			0.36	
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01			0.29	
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20			76.49	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	0	60.28	15	69.85	58.57	42	75.22	74.16	28	95.52	69.76	55	93.22	67.32	49
Interest income from bank subsidiaries.....	0	1.04	25	0	0.72	23	0	0.23	23	0	0.63	20	0	0.80	18
Management and service fees from bank subsidiaries	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.03	44
Operating income from bank subsidiaries	0	73.91	8	69.85	71.70	33	75.22	83.13	23	95.52	82.20	39	93.22	78.80	35
Dividends from nonbank subsidiaries	0	4.30	30	0	5.32	29	0	3.07	21	0	1.95	23	2.87	2.65	74
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0	6.88	25	0	10.59	21	0	4.67	14	0	4.70	16	2.87	7.29	66
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies.....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13			83.37	
Loans and advances from subsidiaries / Total debt	13.14	28.43	43	47.49	29.59	71	13.63	26.38	47	45.68	27.08	73	44.36	28.33	73